

Please amend the following claims:

4. (Amended) A method for managing a link between field parameters within a field for a transaction, wherein said link connects only two field parameters at a time, and thereafter displaying one of said field parameters based on the creation or elimination of said link, comprising the steps of:

(a) changing a first field parameter to a third field parameter within said field;

(b) if said first field parameter does not have a link to a [said] second field parameter, then creating a link from said first field parameter to said third field parameter, and displaying said third field parameter;

(c) if said first field parameter has said link to said second field parameter, then eliminating said link from said first field parameter to said second field parameter, and creating said link from said first field parameter to said third field parameter;

(d) if said first field parameter is not the same as said third field parameter, then displaying said third field parameter; and

(e) if said first field parameter is the same as said third field parameter, then eliminating said link from said first field parameter to said third field parameter, deleting said third field parameter, and displaying said first field parameter.

5. (Amended) The method of Claim 4, wherein said field for a transaction is a payee name field and wherein said first, second, and third field parameters are payee names.

9. (Amended) The computer system of Claim 8, wherein said PU, responsive to instructions from said program module, being operative to display on said display device one of said field parameters by [comprise the steps of]:

making a first determination as to whether said first field parameter is located in said dummy table;

if said first field parameter is located in said dummy table, then using said link between said first field parameter and said third field parameter to point to said third field parameter and displaying said third field parameter;

if said first field parameter is not located in said dummy table, then making a second determination as to whether said first field parameter is located in an active table containing active fields;

if said first field parameter is located in said active table, then displaying said first field parameter; and

if said first field parameter is not located in said active table, then displaying said first field parameter before adding said first field parameter to said active table.

10. (Amended) A computer-readable medium on which is stored a program module for managing a link between a first field parameter and a second field parameter within a field for a transaction, said transaction having multiple fields, and thereafter displaying one of said field parameters based on the creation or elimination of said link, said program module comprising instructions which, when executed by a computer, perform the steps of:

(a) displaying said transaction;

(b) selecting at least one field in said transaction;

(c) [(a)] changing a first field parameter to a third field parameter within said selected field;

(d) [(b)] making a determination as to whether said first field parameter has said link to a second field parameter within said selected field;

(e) [(c)] if said first field parameter does not have said link to said second field parameter, then storing said first field parameter in a dummy field of a dummy table having multiple dummy fields, wherein said dummy table contains said first field parameter that is linked to said second or third field parameter, creating said link from said first field parameter to said third field parameter, and displaying said third field parameter;

(f) [(d)] if said first field parameter has said link to said second field parameter, then eliminating said link from said first field parameter to said second field parameter, and creating said link from said first field parameter to said third field parameter;

(g) [(e)] making a determination as to whether said first field parameter is the same as said third field parameter;

(h) [(f)] if said first field parameter is not the same as said third field parameter, then displaying said third field parameter; and

(i) [(g)] if said first field parameter is the same as said third field parameter, then eliminating said link from said first field parameter to said third field parameter, deleting said third field parameter, and displaying said first field parameter; and

wherein said steps of displaying one of said field parameters, include making a first determination as to whether said first field parameter is located in said dummy table;

if said first field parameter is located in said dummy table, then making a second determination as to whether said first field parameter in said dummy table has a flag indicating that said link between said first field parameter and said third field parameter is present;

if said first field parameter located in said dummy table has said flag, then using said link to point to said third field parameter and displaying said third field parameter;

if said first field parameter is not located in said dummy table or said first field parameter is located in said dummy table but does not have said flag, then making a third

~~determination as to whether said first field parameter is located in an active table containing active fields;~~

~~if said first field parameter is located in said active table, then displaying said first field parameter; and~~

~~if said first field parameter is not located in said active table, then displaying said first field parameter before adding said first field parameter to said active table.~~

11. (Amended) A method for reconciling an ending balance in a personal data store with an on-line financial statement by correcting an opening balance in the personal data store, comprising the steps of:

(a) displaying said personal data store containing said opening balance, a plurality of transactions organized by date, and said ending balance;

(b) downloading said on-line financial statement containing a plurality of transactions organized by date, an ending period, and an ending balance;

(c) comparing the earliest dated transaction in said personal data store to the earliest dated transaction in said on-line financial statement to determine whether the earliest dated transaction in said personal data store is later than the earliest dated transaction in said on-line financial statement;

(d) if the earliest dated transaction in said personal data store is not later than the earliest dated transaction in said on-line financial statement, then determining whether any of said transactions of said on-line financial statement have been downloaded into said personal data store;

(e) if none of said transactions of said on-line financial statement have been downloaded into said personal data store, then calculating a correct beginning [opening] balance that is different from said opening balance in said personal data store; and

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~~(f) displaying said correct beginning [opening] balance.~~

12. (Amended) The method of Claim 11, wherein said step of calculating said correct beginning [opening] balance of said personal data store is determined by subtracting the sum of all said transactions in said on-line financial statement from said ending balance in said on-line financial statement.

13. (Amended) The method of Claim 11 further comprising the step of displaying a prompt indicating that said opening balance has changed to said beginning [correct] opening balance in said personal data store.

14. (Amended) The method of Claim 11, wherein said step of determining whether any of said transactions of said on-line financial statement have been downloaded into said personal data store comprises the steps of:

comparing said ending balance in said on-line financial statement to said transactions in said personal data store to determine whether any transaction date in said personal data store is the same as said ending period of said on-line financial statement;

if so, then identifying [searching for] any of said [downloaded] transactions [transaction] of said on-line financial statement [in said personal data store from the transaction in said personal data store] having the same date as said [ending period of said on-line financial statement backward to said earliest dated] transactions [transaction] in said personal data store; and

if none of the transaction dates in said personal data store are the same as said ending period of said on-line financial statement, then locating the closest transaction date in said personal data store that occurs before said ending period of said on-line financial statement and identifying [searching for] any of said [downloaded] transactions of said on-line financial statement

having one of the transaction dates in a range extending between [in said personal data store from] said closest transaction date in said personal data store and [backward to] said earliest dated transaction in said personal data store.

15. (Amended) The method of Claim 14, wherein said step of downloading said on-line financial statement comprises downloading said transactions of said on-line financial statement to place downloaded transactions into said personal data store and matching each downloaded transaction [of said on-line financial statement is designated] by a flag to indicate which [said transaction of said plurality of] transactions in said personal data store have [has] been downloaded from said on-line financial statement.

16. (Amended) A computer system for reconciling an ending balance in a personal data store containing an opening balance[, and a plurality of transactions organized by date[, and said ending balance] with an on-line financial statement by correcting said opening balance in the personal data store comprising:

a processing unit (PU);

an input device connected to said PU;

a memory storage device for storing a program module; and

a display device, coupled to said PU, for displaying said opening balance;

said PU, responsive to instructions from said program module running on said computer system, being operative to:

(a) download into said memory storage device said on-line financial statement containing a plurality of transactions organized by date, an ending period, and an ending balance;

(b) compare the earliest dated transaction in said personal data store to the earliest dated transaction in said on-line financial statement to determine whether the earliest dated transaction in said personal data store is later than the earliest dated transaction in said on-line financial statement;

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(c) if the earliest dated transaction in said personal data store is not later than the earliest dated transaction in said on-line financial statement, then determine whether any of said transactions of said on-line financial statement have been downloaded into said personal data store; and

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(d) [otherwise,] if none of said transactions of said on-line financial statement have been downloaded into said personal data store, then calculate a correct opening balance that is different from said opening balance in said personal data store by subtracting the sum of all said transactions in said on-line financial statement from said ending balance in said on-line financial statement.

17. (Amended) The computer system of Claim 16, wherein said PU, responsive to instructions from said program module, being further operative to display said correct opening balance on said display device and to display a prompt indicating that said opening balance has changed to said correct opening balance in said personal data store on said display device.

18. (Amended) The computer system of Claim 16, wherein said PU, responsive to instructions from said program module, being further operative to determine whether any of said transactions of said on-line financial statement have been downloaded into said personal data store by [, comprise the steps of]:

comparing said ending balance in said on-line financial statement to said transactions in said personal data store to determine whether any transaction date in said personal data store is the same as said ending period of said on-line financial statement;

if so, then identifying [searching for] any of said [downloaded] transactions [transaction] of said on-line financial statement [in said personal data store from the transaction in said personal data store] having the same date as said [ending period of said on-line financial statement backward to said earliest dated] transactions [transaction] in said personal data store; and

if none of the transaction dates in said personal data store are the same as said ending period of said on-line financial statement, then locating the closest transaction date in said personal data store that occurs before said ending period of said on-line financial statement and identifying [searching for] any of said [downloaded] transactions of said on-line financial statement having one of the transaction dates in a range extending between [in said personal data store from] said closest transaction date in said personal data store and [backward to] said earliest dated transaction in said personal data store.

19. (Amended) The computer system of Claim 18, wherein said PU is operative to download said on-line statement by downloading said transactions of said on-line financial statement to place downloaded transactions into said personal data store within said memory storage device and to mark each downloaded transaction [of said on-line financial statement is designated] by a flag to indicate which [said transaction of said plurality of] transactions in said personal data store have [has] been downloaded from said on-line financial statement.

20. (Amended) A computer-readable medium on which is stored a program module for reconciling an ending balance in a personal data store with an on-line financial



statement by correcting an opening balance in the personal data store, said program module comprising instructions which, when executed by a computer, perform the steps of:

(a) displaying said personal data store containing said opening balance, a plurality of transactions organized by date, and said ending balance;

(b) downloading said on-line financial statement containing a plurality of transactions organized by date, an ending period, and an ending balance;

(c) comparing the earliest dated transaction in said personal data store to the earliest dated transaction in said on-line financial statement to determine whether the earliest dated transaction in said personal data store is later than the earliest dated transaction in said on-line financial statement;

(d) if the earliest dated transaction in said personal data store is not later than the earliest dated transaction in said on-line financial statement, then determining whether any of said transactions of said on-line financial statement have been downloaded into said personal data store[, wherein said downloaded transaction of said on-line financial statement is designated by a flag to indicate which said transaction of said plurality of transactions in said personal data store has been downloaded from said on-line financial statement];

(e) [otherwise,] if none of said transactions of said on-line financial statement have been downloaded into said personal data store, then calculating a correct opening balance that is different from said opening balance in said personal data store by subtracting the sum of all said transactions in said on-line financial statement from said ending balance in said on-line financial statement; and

(f) displaying said correct opening balance.

24. (Amended) The method of Claim 23, wherein the step of replacing the first payee name with the substitute payee name comprises displaying the substitute payee name in

the place of the first payee name within the payee field in response to the link pointing to the substitute payee name from each occurrence of the first [firs] payee name.

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25. (Amended) The method of Claim 22, further comprising the steps of:
- in response to an indication that the substitute payee name has been changed to a [the] preferred payee name, eliminating the link between the first payee name and the substitute payee name;
  - creating a link between the first payee name and the preferred payee name for each occurrence of the first payee name;
  - determining whether the first payee name is the same as the preferred payee name;
  - if the first payee name is not the same as the preferred payee name, then responding to the link between the first payee name and the preferred payee name by displaying the preferred payee name in the place of the first payee name within the payee field; and
  - if the first payee name is the same as the preferred payee name, then eliminating the link between the first payee name and the preferred payee name, eliminating the preferred payee name, and displaying the first payee name within the payee field.

### REMARKS

By the first Official Action mailed August 31, 1998, the Examiner has rejected Claims 1-25. Upon entry of the amendments presented by this response, Claims 4, 5, 9-20, 24 and 25 have been amended to correct certain informalities and to clearly define the recited invention in accordance with Section 112, second paragraph. Applicants have cancelled Claim 21. Consequently, Claims 1-20 and 22-25 remain pending in this application. The independent claims are Claims 1, 4, 8, 10, 11, 16, 20 and 22.